AMENDMENTS

Amend the application, without prejudice, as follows.

In the Claims.

Cancel claims 4-7, 9, 18, 23-26, 28 and 37 without prejudice.

Amend claims 1-3, 8, 10-15, 17, 19-22, 27, 29-34, 36 and 38 as follows:

1.   (Twice Amended) A computerized system for implementing a credit card program rewarding use of a credit card by the credit card holder, comprising:

a.——a credit card issued by an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means ~~of payment by~~ for said issuer ~~for~~ to settle one or more ~~purchase~~ credit card transactions of said holder;

b.——a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said ~~purchase~~ credit card transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits;

c.——a rebate tally for said holder stored in said database, said rebate tally including a portion of said sum of all said ~~purchase~~ credit card transactions minus any rebate payments paid by said issuer to said holder;

d.——said computer further including means for determining whether at least one of said ~~purchase~~ credit card transactions made by said holder complies with a set of pre-defined program rules; and

e.——a rebate from said issuer to said holder automatically accounted for in said database in response to at least one of said ~~purchase~~ credit card transactions that complies with

said pre-defined program rules, said rebate not affecting said at least one of said credit card transactions that complies with said pre-defined program rules.

2.   (Currently Amended) The computerized system of claim 1, wherein said rebate ~~payment~~ is the lesser of a portion of ~~said qualifying purchase~~ at least one of said credit card transactions that complies with said pre-defined program rules and said rebate tally.

3.   (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said portion of said sum of all said credit card purchase transactions is one of a fixed percentage of said sum of all said credit card purchase transactions, a variable percentage of said sum of all said credit card purchase transactions based on said sum of all said credit card purchase transactions incurred in a fixed period of time and a variable percentage of said sum of all said credit card purchase transactions based on a time of year.

4.   (Cancelled)

5.   (Cancelled)

6.   (Cancelled)

7.   (Cancelled)

8.   (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said portion of said sum of all said credit card purchase transactions is a fixed percentage of said portion of said sum of all said credit card purchase transactions up to a maximum rebate incurred in a fixed period of time.

9. (Cancelled)

10. (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said credit card purchase transactions include at least one of purchasing goods from a particular retailer, purchasing goods from any one of several retailers and purchasing goods from any one of several retailers at a particular location to comply with said pre-defined program rules.

11. (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said portion of said qualifying sum of all said credit card purchase transactions is one of a fixed amount and a percentage of said qualifying at least one of said credit card purchase transactions that complies with said pre-defined program rules.

12. (Currently Amended) The computerized system of claim 12, wherein said one or more credit card transactions include purchase transactions, and said portion of said qualifying sum of all said credit card purchase transactions is a fixed percentage of said qualifying at least one of said credit card purchase transactions that complies with said pre-defined program rules up to a maximum rebate.

13. (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance, said rebate tally further includes including at least a portion of said at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

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14. (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said credit card qualifying purchase transactions includes at least one of purchasing orand leasing a particular type of goods from any manufacturer of said particular type of goods to comply with said pre-defined program rules.

15. (Currently Amended) The computerized system of claim 1, wherein said one or more credit card transactions include purchase transactions, and said credit card qualifying purchase transactions is include at least one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car to comply with said pre-defined program rules.

16. (Original) The computerized system of claim 15, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

17. (Currently Amended) The computerized system of claim 1, further comprising a second credit card issued by said issuer to a second holder to effect one or more credit card transactions; wherein said purchase credit card transactions of said second holder are being added to said rebate tally.

[18. (Cancelled)]

19. (Currently Amended) The computerized system of claim 1, wherein said rebate payment from said issuer to said holder comprises is in the form of at least one of a check for said rebate payment forwarded to said holder from said issuer and a credit for said rebate payment to said current balance of said holder.

20. (Twice Amended) A computerized method of providing a reward to a credit card holder for use of the credit card, comprising the steps of:

a. ~~a.~~ issuing a credit card from an issuer to a holder, said credit card representing an available line of credit from said issuer for said holder and providing means ~~of payment by~~ for said issuer ~~for~~ to settle one or more ~~purchase~~ credit card transactions of said holder;

b. ~~b.~~ providing a data-processing computer, said computer including a database, said database storing a holder ID and a current balance associated with said holder, said current balance including a sum of all said ~~purchase~~ credit card transactions and any finance or other charges minus any payments by said holder to said issuer and any refunds or other credits;

c. ~~c.~~ storing in said database a rebate tally for said holder, said rebate tally including a portion of said sum of all said ~~purchase~~ credit card transactions minus any rebate payments paid by said issuer to said holder;

d. ~~d.~~ determining using said computer whether at least one of said ~~purchase~~ credit card transactions made by said holder complies with a set of pre-defined program rules; and

e. ~~e.~~ automatically accounting for a rebate from said issuer to said holder for at least one of said ~~purchase~~ credit card transactions that complies with said pre-defined program rules, said rebate not affecting said at least one of said credit card transactions that complies with said pre-defined program rules.

21. (Currently Amended) The computerized method of claim 20, wherein said rebate ~~payment~~ is the lesser of a portion of ~~said qualifying purchase~~ <u>at least one of said credit card</u> transaction<u>s that complies with said pre-defined program rules</u> and said rebate tally.

22. (Currently Amended) The computerized method of claim 20, wherein said <u>one or more credit card transactions include purchase transactions, and said</u> portion of said sum of all said <u>credit card</u> purchase transactions is one of a fixed percentage of said sum of all said <u>credit card</u> purchase transactions, a variable percentage of said sum of all said <u>credit card</u> purchase transactions based on said sum of all said <u>credit card</u> purchase transactions incurred in a fixed period of time and a variable percentage of said sum of all said <u>credit card</u> purchase transactions based on the time of year.

23. (Cancelled)

24. (Cancelled)

25. (Cancelled)

26. (Cancelled)

27. (Currently Amended) The computerized method of claim 20, wherein said <u>one or more credit card transactions include purchase transactions, and said</u> portion of said sum of all said <u>credit card</u> purchase transactions is a fixed percentage of said portion of said sum of all said <u>credit card</u> purchase transactions up to a maximum rebate incurred in a fixed period of time.

28. (Cancelled)

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29.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said purchase transactions include at least one of purchasing goods from a particular retailer, purchasing goods from any one of several retailers and purchasing goods from any one of several retailers at a particular location to comply with said pre-defined program rules.

30.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said portion of said qualifying sum of all said credit card purchase transactions is one of a fixed amount and a percentage of said qualifying at least one of said credit card purchase transactions that complies with said pre-defined program rules.

31.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said portion of said qualifying sum of all said credit card purchase transactions is a fixed percentage of said qualifying at least one of said credit card purchase transactions that complies with said pre-defined program rules up to a maximum rebate.

32.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance, said rebate tally further includes including at least a portion of said at least one of cash advances made to said holder from said issuer and transfers of credit balances of said holder to said current balance.

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33.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said credit card ~~qualifying~~ purchase transactions includes at least one of purchasing ~~or~~ and leasing a particular type of goods from any manufacturer of said particular type of goods to comply with said pre-defined program rules.

34.   (Currently Amended) The computerized method of claim 20, wherein said one or more credit card transactions include purchase transactions, and said credit card ~~qualifying~~ purchase transactions ~~is~~ include at least one of purchasing a new car, purchasing a used car, leasing a new car and leasing a used car to comply with said pre-defined program rules.

35.   (Original) The computerized method of claim 34, wherein said pre-defined program rules include requiring said holder to provide a sales receipt and a change of title of said car to said issuer.

36.   (Currently Amended) The computerized method of claim 20, further comprising the steps of:

~~a.~~ issuing a second credit card to a second holder; and

~~b.~~ storing a second rebate tally for said second holder in said database;

~~c.~~ wherein at least a portion of said second rebate tally is added to said rebate tally.

37.   (Cancelled)

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38.   (Currently Amended) The computerized method of claim 20, wherein said rebate ~~payment~~ from said issuer to said holder ~~comprises~~ <u>is in the form of</u> at least one of a check ~~for said rebate payment~~ forwarded to said holder from said issuer and a credit ~~for said rebate payment~~ to said current balance of said holder.